

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

IN RE:

RATZ, LISA
RATZ, JEFFREY,

Debtors.

Chapter 7
Case No. 03-61309
Adv. No. 04-6026 ✓

Jerry Michaelson, individually &
Dr. Gregg Sonstegard, individually,

Plaintiffs,

ANSWER

Jeffrey Ratz and Lisa Ratz,

Defendants

The Defendants for their Answer to the Plaintiffs' Complaint in the above matter state and allege as follows:

1. Except as hereinafter admitted or qualified, deny each and every allegation of the Plaintiffs' Complaint.

2. Admit Paragraphs 2, 4, 7, 8 and 9 of the Plaintiffs' Complaint

3. Affirmatively allege that the Plaintiffs have failed to state a complaint upon which a claim may be granted.

WHEREFORE, these answering Defendants pray for judgment as follows:

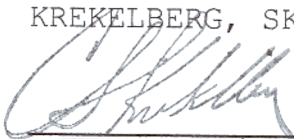
1. Dismissing the Plaintiffs' pretended cause of action;

2. For their costs, disbursements and attorney's fees herein;

3. For such other and further relief as the Court deems just and equitable.

KREKELBERG, SKONSENG & HASTINGS, P.L.L.P.

Dated: 4/16/04



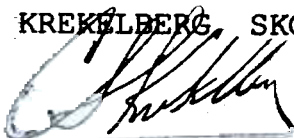
Charles A. Krekelberg
Attorney for Defendants
Attorneys at Law
P.O. Box 353
Pelican Rapids, MN 56572
Attorney Reg # 5821X

ACKNOWLEDGMENT

The undersigned hereby acknowledges that sanctions may be imposed pursuant to Minn. Stat. Sec. 549.211.

KREKELBERG, SKONSENG & HASTINGS, P.L.L.P.

Dated: 4/16/04



Charles A. Krekelberg
Attorney for Defendants
Box 353-Pelican Rapids, MN 56572
Tele: 218-863-6651
Attorney Reg # 5821X

AFFIDAVIT OF SERVICE BY MAIL

Re: Bankruptcy Case No. 03-61309

Adv. No. 04-6026

STATE OF MINNESOTA

SS

COUNTY OF OTTER TAIL

The undersigned, being first duly sworn, deposes and states that the attached ANSWER was served upon the following:

Logan Moore
Attorney at Law
1118 Broadway
Alexandria, MN 56308

by enclosing the same in an envelope addressed to such parties at the above address(es) with postage fully prepaid and by depositing said envelope(s) in a United States Postal Service mailbox in Pelican Rapids, Minnesota this 16th day of April, 2004.

RoJean Thorson
RoJean Thorson

Subscribed and sworn to before me
a Notary Public this 16 day of
April, 2004.

Notary Public

